



GP 2768

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Sendo et al.

Serial No.: 09/560,603

Group No.: 2768

Filed: April 28, 2000

Examiner:

For: METHODS AND APPARATUS FOR CONDUCTING SECURE, ONLINE MONETARY TRANSACTIONS

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
WITHIN THREE MONTHS OF FILING OR BEFORE MAILING
OF FIRST OFFICE ACTION (37 CFR 1.97(b))

Assistant Commissioner for Patents
Washington, D.C. 20231

RECEIVED

AUG 23 2000


Group 2700

The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office Action on the merits, whichever event occurs last. 37 CFR 1.97(b).

Date: August 14, 2000

Reg. No.: 37,424

Tel. No.: 734/913-9300

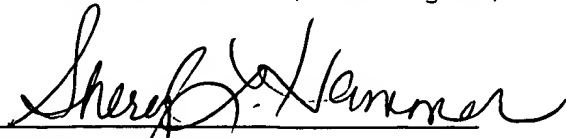


John G. Posa
GIFFORD, KRASS et al
280 N. Old Woodward Ave., Ste 400
Birmingham, MI 48009
FAX 734/913-6007

CERTIFICATE OF MAILING

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: 8/14/00



Sheryl L. Hammer



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Sendo et al.

Serial No.: 09/560,603

Group No.: 2768

Filed: April 28, 2000

Examiner:

For: METHODS AND APPARATUS FOR CONDUCTING SECURE, ONLINE MONETARY TRANSACTIONS

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

RECEIVED
AUG 23 2000
Group 2700

Dear Sir:

In compliance with the duty of disclosure under 37 C.F.R. §1.56, it is respectfully requested that this Information Disclosure Statement be entered and the references listed on attached Form PTO-1449 be considered by the Examiner and made of record. Copies of the references are enclosed for the convenience of the Examiner.

In accordance with 37 C.F.R. §1.97(b), this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other possible material information as defined in 37 C.F.R. §1.56(a) exists.

Respectfully submitted,

By: _____

John G. Posa
Reg. No. 37,424

Date: August 14, 2000